

In re:
Edgar L. Garcia
Paulina Castaneda Lara
Debtors

Case No. 24-13746-pmm
Chapter 7

District/off: 0313-4
Date Rcvd: Jan 31, 2025

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2025:

Recip ID	Recipient Name and Address
db/jdb 14937812	+ Edgar L. Garcia, Paulina Castaneda Lara, 208 South Lime Street, Quarryville, PA 17566-9306 PSECU, PO Box 67012, Harrisburg, PA 17106-7012

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 01 2025 00:04:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 01 2025 00:04:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14937797	EDI: GMACFS.COM	Feb 01 2025 04:57:00	Ally, PO Box 9001951, Louisville, KY 40290-1951
14937798	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 01 2025 00:04:00	Bridgecrest, PO Box 29018, Phoenix, AZ 85038-9018
14937799	+ Email/Text: caineweiner@ebn.phinsolutions.com	Feb 01 2025 00:04:12	Caine and Weiner, 12005 Ford Road, Ste. 300, Dallas, TX 75234-7262
14937801	+ EDI: CAPITALONE.COM	Feb 01 2025 04:57:00	Capital One Bank NA, PO Box 30281, Salt Lake City, UT 84130-0281
14937800	+ EDI: CAPITALONE.COM	Feb 01 2025 04:57:00	Capital One Bank NA, PO Box 31293, Salt Lake City, UT 84131-0293
14937802	EDI: WFNNB.COM	Feb 01 2025 04:57:00	Comenity Bank, PO Box 182782, Columbus, OH 43218-2782
14937803	EDI: DISCOVER	Feb 01 2025 04:57:00	Discover, PO Box 15316, Wilmington, DE 19850-5316
14937804	EDI: CITICORP	Feb 01 2025 04:57:00	Home Depot Credit Svcs., PO Box 9001010, Louisville, KY 40290-1010
14937806	EDI: JPMORGANCHASE	Feb 01 2025 04:57:00	JPMC Card Services, PO Box 15369, Wilmington, DE 19850
14937805	+ EDI: JEFFERSONCAP.COM	Feb 01 2025 04:57:00	Jefferson Capital System, 200 14th Ave., Sartell, MN 56377-4500
14937807	+ Email/Text: PBNCNotifications@perituservices.com	Feb 01 2025 00:03:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14937808	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 01 2025 00:04:00	Midland Credit Management, 320 East Big Beaver, Ste. 300, Troy, MI 48083-1271
14937809	EDI: AGFINANCE.COM	Feb 01 2025 04:57:00	One Main Fin., 6801 Colwell Blvd., Irving, TX 75039-3198

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Jan 31, 2025

Form ID: 318

Total Noticed: 19

14937811

EDI: PRA.COM

Feb 01 2025 04:57:00

Portfolio Recovery, 120 Corporate Blvd., Ste. 100,
Norfolk, VA 23502

14937810

+ Email/PDF: ebnotices@pnmac.com

Feb 01 2025 00:11:04

Pennymac, PO Box 30597, Los Angeles, CA
90030-0597

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

Name	Email Address
------	---------------

CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
----------------------	--

DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
-------------------------	--

THOMAS W. FLECKENSTEIN	on behalf of Debtor Edgar L. Garcia Tom@TomFleckenstein.com
------------------------	---

THOMAS W. FLECKENSTEIN	on behalf of Joint Debtor Paulina Castaneda Lara Tom@TomFleckenstein.com
------------------------	--

United States Trustee	USTPRegion03.PH. ECF@usdoj.gov
-----------------------	--------------------------------

TOTAL: 5

Information to identify the case:

Debtor 1	Edgar L. Garcia	Social Security number or ITIN xxx-xx-5005
		EIN -----
First Name Middle Name Last Name		
Debtor 2	Paulina Castaneda Lara	Social Security number or ITIN xxx-xx-1793
(Spouse, if filing)		EIN -----
First Name Middle Name Last Name		
United States Bankruptcy Court	Eastern District of Pennsylvania	
Case number:	24-13746-pmm	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edgar L. Garcia

Paulina Castaneda Lara

1/30/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.